

Madam Speaker, passage of H.R. 5613 is simply a necessity. We must halt the underfunding of important Medicaid programs. I wholeheartedly support the passage of H.R. 5613, the Protecting the Medicaid Safety Net Act.

HONORING DIANE B. GARRO OF
THE SOCIAL SECURITY ADMINISTRATION

HON. CHARLES B. RANGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 20, 2008

Mr. RANGEL. Madam Speaker, I rise today on behalf of myself and Ways and Means Ranking Member JIM MCCRERY to recognize Diane B. Garro, an exemplary public servant. Ms. Garro is retiring after 36 years of distinguished service at the Social Security Administration.

Ms. Garro has devoted her professional life to serving Social Security's current and future beneficiaries. Like many other dedicated SSA employees, Ms. Garro began her career on the front lines, directly serving beneficiaries. Through her talent and hard work, she rose to become a key senior executive.

Ms. Garro started her career with SSA while she was still a college student, and later took a full-time job as a claims authorizer for disability benefits. Her skill and commitment were recognized as she was promoted to a variety of management positions throughout the agency, and she eventually was named as Assistant Deputy Commissioner—the top civil service position—in SSA's Office of Legislation and Congressional Affairs, OLCA. She has served with distinction for over 12 years in that position or as Acting Deputy Commissioner. She has helped to establish a high standard for knowledge, cooperation and professionalism in representing SSA with Members of Congress and their staff.

Ms. Garro is recognized as an expert on SSA's disability policies, with a particular expertise in the complex challenge of determining childhood disability. With her early experience as a disability claims authorizer as a base, and additional experience gained in organizational management, she was named Director of SSA's Division of Medical and Vocational Policy, which is responsible for developing the regulations and policies used to determine whether an applicant meets the test of disability in the law. She was chosen to represent SSA on a White House workgroup on children with disabilities, and she addressed the National Commission on Childhood Disability on behalf of SSA.

Ms. Garro also led the development of SSA's medical listing for HIV, creating a streamlined process that allowed individuals with HIV to qualify for presumptive disability payments based on a doctor's certification. As a result, payments for individuals suffering from HIV could begin in a matter of days rather than months. She also played a pivotal role in developing and implementing the procedures the Agency continues to use to expedite benefits to terminally ill applicants.

At the Committee on Ways and Means, we are grateful for Ms. Garro's vast expertise cov-

ering Social Security programs and agency operations, and her skill in communicating vital information to Congress. She has led the Congressional affairs team with a high degree of integrity, knowledge, and compassion. The Subcommittee on Social Security particularly appreciates her unfailing responsiveness, and her timely, accurate, and insightful analysis on issues ranging from disability determination to disclosure of information to the impact of immigration reform on SSA. The technical assistance she and her staff have provided over the years has been invaluable in perfecting the laws Congress has enacted.

Ms. Garro's tenure in OLCA spanned six SSA Commissioners. She led SSA's preparation of witnesses for many hearings, and the Committee learned to expect those witnesses to be ready to handle any question we would ask. Ms. Garro also participated in innumerable Congressional briefings. Her hallmark was a thoughtful, practical, well-reasoned approach to any issue, leavened by a sense of humor that ensured balance and perspective.

Diane Garro's career exemplifies her commitment to providing effective, compassionate, and knowledgeable service to the Agency and to the American public. She can retire knowing she has the respect and admiration of those who have worked with her, and she can be very proud of her accomplishments.

We wish Ms. Garro all the best in her retirement from the Social Security Administration. We thank her for her many years of dedicated Federal service, and we will certainly miss her.

H.R. 3221—FORECLOSURE
PREVENTION ACT OF 2008

HON. TODD TIAHRT

OF KANSAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 20, 2008

Mr. TIAHRT. Madam Speaker, owning a home is an essential component of the American dream, and an accomplishment that millions of Americans aspire to and take pride in. In recent months, however, the housing market has entered a slump. The effort to provide a way for all Americans to own their own homes brought a sharp increase in the usage of subprime and exotic mortgages, which proved to be more than the market could handle. We now find ourselves grappling with decisions on how best to "fix" the problems that have arisen in the housing market and in our economy.

However, a broad government handout, such as what has been proposed in recent legislation, is not the answer.

While the housing slump must be addressed, I am concerned by the precedent of using taxpayer dollars to bail out fraudulent lenders and, in some instances, irresponsible borrowers. H.R. 5818 and H.R. 3221, the so-called "Neighborhood Stabilization Act of 2008" and "Foreclosure Prevention Act of 2008," propose such a bailout at the cost of responsible, hardworking American families.

These bills do contain important provisions such as the modernization of the Federal Housing Authority (FHA) and reform of Government-Sponsored Entities (GSEs). These

bills, however, also include a \$300 billion taxpayer-funded government subsidizing of irresponsible lending behavior. I fully support the FHA and GSE reform measures that have passed the House of Representatives, yet I cannot support a massive bailout to irresponsible lending practices and market speculators. For these reasons, I voted against H.R. 5818 and H.R. 3221.

While I cannot support legislation that rewards bad behavior at the expense of taxpayers, I remain strongly committed to supporting measures that provide the necessary relief to families who have been victimized without burdening taxpayers for the irresponsibility of others. Therefore, I am supporting two alternative bills introduced before the House of Representatives that precisely address the needs of homeowners in a responsible and fair way.

First, H.R. 5974, The Housing Opportunity for All Americans Act of 2008, addresses the housing slump in a responsible way. Instead of providing a massive bailout to irresponsible lenders and borrowers, this legislation creates a market incentive approach to the housing slump. The market approach includes a one-time tax credit for homebuyers of 10 percent of the home's purchase price (up to \$10,000) for 1 year after the enactment of the bill. Also, under this legislation, taxpayers who are non-resident aliens, flip a home within the 1 year period, or sell a house to a relative simply for the credit, would not be eligible. Furthermore, mortgages which exceed the maximum original principal obligation of a mortgage Freddie Mac will purchase would not qualify.

Second, H.R. 5857, the Homeownership Protection and Housing Market Stabilization Act of 2008, is also a more responsible approach to addressing the current problems facing the housing market. The bill includes provisions to directly protect home buyers and owners, such as housing counseling, improved disclosure practices, fraud combating and prevention measures, and encouragement to re-work loans instead of foreclosing. It also aims to help prevent lenders from falling into the same habits that have recently developed in the industry by providing liability protection for helping troubled borrowers, requiring escrow accounts for subprime borrowers, and reforming appraisal practices for prospective homebuyers. In addition, this legislation contains provisions similar to those that have passed this House with my support: FHA modernization and improved regulation of GSEs, including Fannie Mae, Freddie Mac, and the Federal Home Loan Banks.

These alternative bills provide the integrity of the appraisal process and strengthen mortgage fraud prevention efforts that will help bring stability to the current housing market. These bills together represent a viable alternative, offering an appropriate response to a serious problem without burdening taxpayers for the irresponsibility of others.

I am hopeful that a bipartisan compromise can be achieved in Conference that can be supported by majority of the Members of the House and Senate, as well as the President. An effectual and responsible solution to the current situation must be reached for the sake of our economy and our citizens, and I hope to be able to vote on legislation that provides sensible but effective relief for American homeowners.